

Tennessee Secondary School Athletic Association

Catastrophic Insurance 2016 – 2017 School Year

Our company Loomis & LaPann, Inc. designs the Excess Medical Catastrophic Insurance Program for the Tennessee Secondary School Activities Association. Again this year, the TSSAA will provide a policy that covers students and/or student athletes participating in all TSSAA sanctioned activities including approved travel to and from. The policy is underwritten by National Union Fire Insurance Company and has a \$500,000 Medical Limit with a \$10,000 deductible.

In addition, member schools have the option of purchasing Excess Medical Catastrophic Insurance (all benefits mirror the TSSAA Plan) that will provide coverage for students and/or student athletes participating in school sanctioned activities that are not covered by the TSSAA Catastrophic Insurance Policy. I.E. Interscholastic Sports not sanctioned by the TSSAA, intramural sports, open gym, off season conditioning, field trips and other normal school activities including approved travel to and from.

Should you be interested in providing coverage please go to our website www.loomislapann.com click on High School Associations and Tennessee-TSSAA. You can download the brochure which provides a complete summary of coverages, limits and the enrollment form. Please contact Loomis & LaPann, Inc. at 800-566-6479 or by e-mail (sports@loomislapann.com) with any questions regarding the TSSAA plan or the optional plan.

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When Athletes Coaches and AD's are Covered

- 1) Participating in a TSSAA sanctioned sport during the time outlined in the TSSAA Sports Calendar.
- 2) Practicing in a TSSAA sanctioned sport during the time that conforms with the rules, regulations, and season outlined in the TSSAA Sports Calendar.
- 3) Summer Practice – Must be a school team practicing as a unit during the time specified in the TSSAA Sports Calendar with a school coach in charge.
- 4) Weightlifting and conditioning – Is only covered during the season when teams are allowed to practice.
- 5) Preseason Scrimmages
- 6) Team travel directly to and from an athletic practice and/or contest with a school coach in charge. Independent travel is not covered. i.e. Athletes driving their own vehicles.
- 7) Coaches and AD's are covered working all TSSAA sanctioned activities including travel to and from.

When Athletes Coaches and AD's are Not Covered

- 1) Open Facilities
- 2) Weight Training and Conditioning – at no time in the off – season is anyone covered.
- 3) Summer Camps – TSSAA Catastrophic Insurance does not cover team camps. The camp may be able to provide the coverage for the participants attending team camps.
- 4) Student – Athletes are not covered under the supervision of non-approved coaches or a coach that has not met TSSAA coaching requirements.

Should your school be interested in providing coverage for the above mentioned activities and/or all other school sanctioned activities you have the option of purchasing Catastrophic Insurance Coverage (all benefits mirror the TSSAA plan) under the optional plan. For a summary of policy benefits and an enrollment form please go to www.loomislapann.com click on Sports, High School Association and TSSAA.